



Employees' Retirement System Communicator

June 2012

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Contact Information Employees' Retirement System

Please contact the Employees' Retirement System (ERS) at **414-278-4207** in Milwaukee or **toll-free at 877-652-6377** outside of Milwaukee for all Pension questions, including Retirement calculations. You can also contact ERS via email at ers@milwcnty.com.

Life & Health Benefits

Please contact the Benefit Division with Life and Health Benefits related questions at: **414-278-4198**. You can contact Benefits via email at benefits@milwcnty.com

Newly Retired Members

Susan Anderson
Amelia Barnett
Jon Berlin
Neal Conley
Lynne DeBruin
Susie Dickerson
James Green
Debra Hoffman
Connie Hollinger
Kim Klinkowitz
Michelle Lindsey
Carter Lipton
Percy Mitchell
Diane Nelson
Justin Owings
Edwin Roeder
Karen Russell

From the Desk of the ERS Manager

Special Retiree Election — UPDATE / CORRECTION

Last month we announced that the Retiree Pension Board seat was open and that we would be holding an election to fill. PLEASE NOTE: the dates for electing the next Retiree Pension Board member were not correct. The correct information follows:

Recent Ordinance changes by the County Board have left a vacancy on the Pension Board. ERS will be holding a special election to elect a new retiree member to complete the remainder of Guy Stuller's term (10/31/2013). A primary election to fill this position will be held August 2, 2012 through August 9, 2012. If more than two candidates file nomination papers for the election, a Final Election will be held on August 16, 2012 through August 23, 2012. If fewer than two candidates submit nomination papers, the Primary Election (8/2—8/9) will serve as the Final Election.

The term will begin on September 1, 2012 and last 13 months until October 31, 2013. For your ease and convenience we are offering a eight-day voting period with telephone and internet voting .

Please call our office at any of the numbers listed in the shaded box to the left if you have questions regarding the election, your pension or healthcare benefits. We are here to help!

Marian Ninneman
ERS Manager

Downsizing Your Possessions

What do we do with a lifetime collection of “things”? Part of growing older will inevitably include downsizing our households, often for a move to a smaller, easier to care for residence. Reducing the number of possessions acquired over the years represents an important direction your life can take to best prepare for the future. Properly done, letting go of the past can create a more open future and also a healthy commitment to look ahead, not behind.

The experience of downsizing a family home and having to move at the same time can be overwhelming, stressful and emotionally draining. So many decisions have to be made. A better idea may be to downsize while still living in your current home. Necessary decisions can be empowering especially when you have the energy to sort through and weed out a lifetime of accumulation. By keeping only your favorite and most valuable items, you will be better prepared when you want to or have to move. You will be able to take your time and make better decisions about what to keep, sell, donate, give away or discard.

Experts say downsizing requires the same type of careful planning and execution as your financial retirement plan. Thoughtful advance planning will give you sufficient time to make

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good choices about your possessions. Gifts to family members and friends can be very rewarding, and you will benefit by seeing your things used and enjoyed by others.

First, if you have children, begin with their things. Whether they have moved out or not, tell them you are cleaning the house out and come get what they want. Try to make it a fun event. Go through all those boxes of memorabilia you've been saving since the kids were little. Let them decide what they want and separate the rest into groups marked *DONATE*, *SELL* or *DUMP*.

Once that's done, move on to your stuff. Imagine that you are going to move and take a look around you. All the things you see in your living, dining and family rooms, bedrooms, kitchen, pantry, hallways and bathrooms are only part of your possessions. The rest of your "stuff" is hidden from view in the attic, basement, closets, garage and other storage. It may be preferable to start the purging process with cleaning out the attic, basement and garage. The objects in these places have been out of sight and out of mind longer and should be easier to dispose of. Then move on taking either one room at a time or one category at a time (books, clothes, etc.).

Create an organized, well-lit and well-ventilated area to work in. You will want a worktable to spread out your items. As you remove things from boxes or closets, try to work at waist height and avoid bending and lifting. Make use of a comfortable chair with good back support when sorting smaller items. Be sure to have disposable gloves available for sorting anything extremely dusty. Try to handle each item only once, deciding in which category it belongs: *DONATE*, *SELL* or *DUMP*. Work at your own pace. Plan to take frequent breaks; this is hard work.

Here are some tips to help with the downsizing process:

- Your personal papers and photographs will be the most time-consuming items to go through. Accept that fact when you begin the process to avoid becoming frustrated.
- Try sorting photographs by date. Give away duplicates to interested family members or friends. Attempt to identify everyone in each photo. Consider digitizing your collection of photographs for easier, more secure storage. Paper fades and breaks down and is vulnerable to fire and water damage.
- If you've been putting off paperwork organization of bank statements, tax records, medical information and the like, this is the ideal time to winnow that pile into must-keep records. Shred anything you don't need.
- When sorting clothing, check for damage and either repair the item or dump. Consider taking items to a resale shop especially anything with a designer label. Vintage items are extremely popular today.
- Old eyeglasses can be donated to the Lions Club or returned to your optometrist for donation to other organizations.
- Consignment shops are usually on the lookout for fine china, crystal, silver and high quality furniture in good condition. You will usually earn more with less effort working with them than eBay or Craigslist.

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Very old items should be appraised before you decide to sell them. This includes collectibles, dolls and even musical instruments.

- Special care is needed to dispose of computers and related equipment. These things cannot be thrown in the trash. You can donate items that are still usable. For the rest, contact your local municipality for guidelines on acceptable disposal methods.
- Remember that you cannot use the trash to dispose of paint, pesticides, herbicides, car oils and fluids, and other harmful chemical products. Your local police department can advise you on proper disposal of these hazardous items.
- Consider taking photos of items you want to remember but can't keep.
- Disposing of books can be challenging. Unless they are first editions, autographed or rare, you will probably want to donate them. There are some local independent bookstores, however, that do buy books in good condition (especially hardcover) for resale. If accepted, you will receive a store credit rather than cash.
- If you find yourself overwhelmed with the job, consult with a Professional Organizer. This is relatively new professional designation offering several different services. You don't need to be a hoarder to make use of organizing assistance. Consult Angie's List or the Better Business Bureau to help choose a provider.

Having to downsize in haste after a medical or other emergency will likely result in others making decisions for you. A better alternative is to downsize at your leisure while still living in your home. That way the memories your possessions represent can be enjoyed, shared and passed on to others.

FROM THE BENEFITS DEPARTMENT

Can Exercise Keep You Mentally Sharp?

As you get older, are you having more and more "senior moments?" Although forgetfulness seems to come hand-in-hand with aging, could it be that something as simple as exercise could help enhance your memory?

Exercise may be the best wonder drug of them all - maintaining not just your body, but your mind as well.

Scientists are finding that exercise actually may help prevent mental decline as we age. Regular exercise may enhance memory, planning and organization skills, as well as the ability to juggle mental tasks.

Researchers believe regular exercise - for at least 30 minutes on most days of the week - can help keep your brain sharp. Exercise improves how well the body can pump blood to the brain, helping it perform better. Scientists speculate that activity stimulates the growth of nerve cells in the hippocampus, the region of the brain involved in memory.

Another positive effect deals with lowering blood pressure. This is important to most adults, particularly as they age. In fact, most elderly people do have high blood pressure. Those with uncontrolled high blood pressure are more likely to have trouble thinking, remembering and learning.

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Activity can also help with depression, a common problem among the elderly. Depression can affect memory and concentration. Exercise helps relieve feelings of depression by increasing blood flow and improving how the brain handles the chemicals that are responsible for mood.

You can't beat exercise. Not only can it help your brain, it can also keep your muscles and joints strong - all important for helping prevent falls, dealing with arthritis, strengthening your heart, improving your energy levels, and warding off health problems such as diabetes and certain cancers. Even if you have lived a sedentary life up until now, you can still limber up to help keep your brain - and your body - in shape.

First, be sure to check with your doctor before starting any exercise. Together, you can choose a routine that is safe for you.

- Get at least 30 minutes of activity - most or all days of the week - that makes you breathe harder. You can break up those 30 minutes throughout your day by taking a 10- or 15-minute walk in the morning, another at lunch and a third in the evening. To tell if you aren't working hard enough, give yourself the "talk test." If you can talk without any effort, you aren't working out hard enough. If you can't talk at all, you are pushing too hard.
- Don't neglect your muscles. If you don't use them, you'll lose them. Strong muscles help you with numerous everyday tasks such as grocery-carrying and having the ability to get out of your chair on your own.
- Work on your balance. Stand on one foot, then the other. If you're able, try not to hold onto anything for support. Stand up from sitting in a chair without using your hands or arms. Every now and then, walk heel-to-toe.
- Be sure to stretch as part of a well rounded routine of strength and conditioning exercises. This can help prevent back pain and helps you remain limber. Never stretch so far that it hurts.

Newly Retired Members (con't)

*Richard Rust
Mark Sarnowski
James Singer*

*Susan Stephenson
Myrtle Walton
Thara Williams*

*Edna Wilson
Debra Zeman*

In Memoriam

Please keep the families of these recently deceased retirees and spouses in your thoughts:

*Theresa Bodendorfer
(Glen)
Frank Bucek
Joyce Calhoun
June Drown
Gerald Folger
Dorothy Glojek*

*Lavern Grady
Kenneth Henrics
Jessie Higgins
Mary Hough
Gertrude Johnson
Shirley Johnston
Conrad Krawczyk*

*Yvonne Lenter
Cecilia Lukitsch
Edward Majors
Edward Marti
George Mueller
Gertrude Pozorski
Robert Priegel*

*Gerald Seeger
Rose Solomon
Ruth Stase
Audrey Stryzowski
Robert Wojczulis*